

AgroRisk Copilot

Agricultural Credit Assessment Report

Application ID: #1
Report Date: December 05, 2025
Assessment Date: December 05, 2025

Farmer Profile

Full Name:	Test Farmer
Passport ID:	AB1234567
Phone Number:	+998901234567
Farming Experience:	5 years
Land Area:	10.0 hectares
Land Ownership:	Owned

Crop Risk Assessment

Location:	Tashkent City / Almazar
Crop:	Cotton
Risk Score:	45.6/100
Risk Level:	Medium Risk
Confidence:	Low

Top Contributing Factors:

Factor	Impact	Direction
Region Suitable	+2319854.41	Increases
Ndvi Score	+459194.06	Increases

Water Match	+444747.22	Increases
Temp Match	+142305.05	Increases
Crop Drought Sens	+76905.65	Increases

Financial Analysis

Loan Amount Requested:	50,000,000 UZS
Loan Term:	12 months
Annual Revenue:	100,000,000 UZS
Net Profit:	20,000,000 UZS
Total Assets:	150,000,000 UZS
Total Debt:	0 UZS
Collateral Value:	50,000,000 UZS
Previous Defaults:	No

Key Financial Ratios:

Debt-to-Asset Ratio:	33.3%
Profit Margin:	20.0%
Collateral Coverage:	100.0%

Final Credit Decision

Agro Risk Score:	45.6/100
Financial Score:	80.0/100
Final Credit Score:	66.0/100
Decision:	MANUAL REVIEW REQUIRED

Decision Rationale:

The loan application requires **MANUAL REVIEW** by a loan officer. The final credit score of 66.0/100 falls in the borderline range (50-69). While the agricultural risk assessment shows a score of 45.6/100, certain financial indicators require further evaluation. We recommend a detailed interview with the applicant to assess: repayment capacity, collateral quality, farming experience, and alternative income sources. Additional documentation may be requested before final approval.

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